

Health Benefits – Annual Open Enrollment
October 19 – November 6, 2026

What's Changing In 2027

The AUHSD insurance committee has made the following changes and enhancements to your medical benefits. There are no changes to the PPO medical plan, the dental plans, vision plan, or basic life plans.

All changes take effect January 1, 2027

Plan	What's Changing	From/To
EPO Medical	Emergency Room Copay	From \$150 to \$200 per visit
EPO Medical	Out-Patient Surgery Copay	From \$200 to \$250 per visit
Flexible Spending Account (FSA) - Voluntary Plan	Out-of-pocket healthcare expenses	From \$3,300 to \$3,400 annual limit

ENROLL WITH GARNER TODAY

NEW - Garner Health - FREE! Enroll today!

When you visit the doctor, you should feel confident that you're getting the best care without worrying about the cost. This is why AUHSD is excited to offer Garner, a FREE healthcare benefit that works alongside your Anthem medical plan starting January 1, 2027.



Garner takes the guesswork out of finding the right doctor. Garner's Top Providers follow the latest research, avoid unnecessary procedures, and help you get healthy faster. Doctors can't pay to show up in Garner's recommendations; they earn their spot based on real patient outcomes.

Using data from one of the nation's largest medical databases, Garner identifies the top 20% of doctors who deliver the best patient outcomes. **When you see a Garner Top Provider, you can qualify for reimbursement, up to \$1,000 for individuals and \$2,000 for families for office visits, imaging, urgent care, and lab work.**

Use the Garner app to find the best doctors in your network, and Garner will help cover your medical bills. **See the Garner flyers for more information.** **Note:** If you enroll in the FSA, do not use your FSA funds to pay bills that will be reimbursed by Garner (the IRS states No Double Dipping).

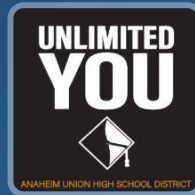
NEW - EmpiRx - Pharmacy Benefit Manager (PBM)

EmpiRx Health will replace Anthem/CarelonRx as the Pharmacy Benefit Manager (PBM) for AUHSD. Starting January 1, 2027, EmpiRx Health will manage your prescription drug coverage.

EmpiRx Health is a full scale PBM offering an open formulary, in-network retail pharmacies, mail order, and specialty drug fulfillment. Most employees will not notice a difference with their existing prescriptions. ***Employees who are impacted will be contacted directly by EmpiRx Health. This includes prescriptions for home delivery and specialty drug delivery.*** Please watch your mail for correspondence from EmpiRx Health. If you have any question about this change or to your plan, please call the Pharmacy Member Services number on your new medical ID card beginning January 1, 2027.

Medical ID cards

With the change to the PBM, EmpiRx Health, new medical ID cards will be issued. The new ID cards will arrive at your address on file on or about January 1, 2027. **If you do not receive your medical ID card, contact Luminare Health at 866.280.4120 and ask for assistance.**



Meet Garner Health & EmpiRx Health

Optional drop-in event — stop by when it works for you.

NO REGISTRATION REQUIRED • DROP IN ANY TIME DURING A SESSION

THREE WAYS TO DROP IN

TUESDAY

October 20

9:00 AM – 1:00 PM

WEDNESDAY

October 28

11:00 AM – 2:00 PM

MONDAY

November 2

2:00 PM – 5:00 PM

AUHSD District Office — Boardroom

Learn what is new for 2027 and how these resources can support you.



Garner Health

NEW FOR 2027 • FREE BENEFIT

We're excited to introduce **Garner Health** — your **FREE** benefit that connects you with “Garner Top Providers,” the top doctors in your Anthem network. Garner selects these doctors based on real patient outcomes, meaning they have a proven track record of accurate diagnoses and helping patients get better.

Even better! See a Garner Top Provider and get reimbursed for your out-of-pocket medical costs!
EPO plan — up to \$1,000 individual / \$2,000 family | PPO plan — up to \$1,000 individual / \$2,000 family

BRING YOUR QUESTIONS

- ◆ Will Garner save me money?
- ◆ How does Garner rank top providers?
- ◆ How do I **ENROLL** with Garner?

Garner concierge support: Monday–Friday, 8 AM – 10 PM ET



EmpiRx Health

NEW FOR 2027

Starting January 1, 2027, EmpiRx Health will manage your prescription drug benefits as AUHSD's new Pharmacy Benefit Manager.

STOP BY TO LEARN ABOUT

- ◆ Home delivery
- ◆ Specialty drug programs
- ◆ Member support and resources
- ◆ And much more

Questions before the event? Email benefits@auhsd.us
Come with your questions — leave with answers.

Garner Health

Get reimbursed when you see the best doctors

Garner is a **free** healthcare benefit that works alongside your Anthem medical plan. Enroll today!



Use the Garner app to find the best doctors in your network

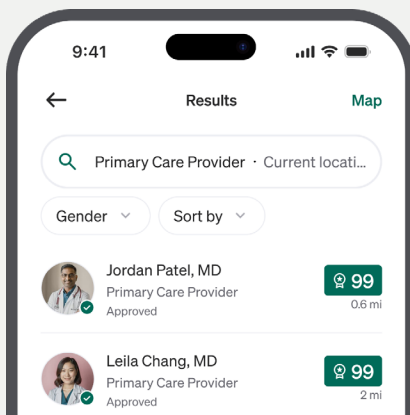


Garner will help cover your medical bills (**\$1,000 for you or \$2,000 for your family**)

Follow the steps below to get reimbursed.

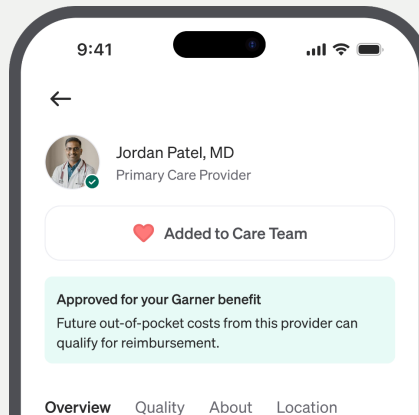
1

Search for the best doctors



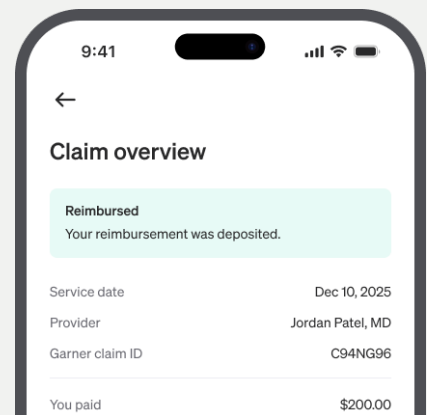
2

Add to your Care Team before your visit



3

Get reimbursed for medical bills



Get reimbursed up to \$1,000 for you or \$2,000 for your family

Scan the QR code to create an account
garner.guide/create-my-account

Need our help?

Message the Concierge via in-app chat, call (866) 761-9586, or email concierge@getgarner.com, Mon-Fri 8:00 a.m. to 10:00 p.m. ET.

How to use Garner with a Flexible Spending Account (FSA)

If you have an FSA through your employer, do not use FSA funds to pay for bills that will be reimbursed by Garner. Medical bills paid with FSA funds cannot be reimbursed by Garner, as IRS rules prohibit “double dipping.”

How your costs are covered

Use Garner:

After using the Garner app to find & see a Top Provider, do not pay these bills using funds from your FSA.

Garner will cover eligible services and visits with Top Providers up to your benefit amount.

Use your FSA:

Use your FSA when Garner can't reimburse you, such as dental care or services that are not eligible for Garner.

Keep in mind:

If you exhaust your Garner funds, you may be responsible for paying some medical bills up to your plan maximum.

Scan this QR code to create your account today

Remember: Add Top Providers to your Care Team before your appointment to qualify for reimbursement.



Need Help? You can message the Concierge via in-app chat, call (866) 761-9586, or email concierge@getgarner.com, Mon-Fri 8:00 a.m. to 10:00 p.m. ET.

Cómo utilizar Garner con una Cuenta de Gastos Flexibles (FSA)

Si tiene una cuenta de gastos flexibles (FSA) a través de su empleador, no utilice los fondos de la FSA para pagar facturas que serán reembolsadas por Garner. Garner no puede reembolsar las facturas médicas pagadas con fondos de una FSA, ya que las reglas del IRS prohíben "cobro doble."

Cómo se cubren sus costos

Usar Garner

Después de usar la aplicación de Garner para encontrar y visitar a un Proveedor Destacado, no pague estas facturas con los fondos de su FSA.

Garner cubrirá los servicios y las visitas elegibles con Proveedores Destacados hasta el monto de su beneficio.

Use su FSA

Use su FSA cuando Garner no pueda reembolsarle, como en el caso de la atención dental o los servicios que no son elegibles para Garner.

Tenga en cuenta:

Si agota sus fondos Garner, es posible que tenga que pagar algunas facturas médicas hasta el límite máximo de su plan.

Escanea este código QR para crear su cuenta

Recuerde: Agregue Proveedores Destacados a Mis Médicos antes de su cita para calificar para el reembolso.



¿Necesitas ayuda? Puedes enviar un mensaje al servicio de atención al cliente a través del chat de la aplicación, llamar al (866) 761-9586, o enviar un correo electrónico a conciERGE@getgarner.com, de lunes a viernes, de 8:00 a.m. a 10:00 p.m. ET.